

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	10649392
Filing Date	2003-08-26
First Named Inventor	David Marshall
Art Unit	4172
Examiner Name	Hao Fu
Attorney Docket Number	006878.115301

U.S.PATENTS

Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	6766303		2004-07-20	Marshall	
	2	5903879		1999-05-11	Mitchell	
	3	5918218		1999-06-29	Harris et al.	
	4	5991744		1999-11-23	DiCresce	
	5	5999917		1999-12-07	Facciani et al.	
	6	6161096		2000-12-12	Bell	
	7	6205434		2001-03-20	Ryan et al.	
	8	7249037		2007-07-24	Koppes et al.	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10649392
Filing Date		2003-08-26
First Named Inventor	David Marshall	
Art Unit	4172	
Examiner Name	Hao Fu	
Attorney Docket Number	006878.115301	

9	6621397		2001-02-01	Jones et al.	
10	10408769		2003-04-07	Analect	
11	10136868		2002-04-30	Eisler	
12	10921731		2004-08-19	Marshall	

If you wish to add additional U.S. Patent citation information please click the Add button.

U.S.PATENT APPLICATION PUBLICATIONS

Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	20040210503		2004-10-21	Marshall	
	2	20040117288		2004-06-17	Marshall	
	3	20030093354		2003-05-15	Marshall	
	4	20020013751		2002-01-31	Facciani et al.	
	5	20030041019		2003-02-27	Vagim et al.	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10649392
Filing Date		2003-08-26
First Named Inventor	David Marshall	
Art Unit	4172	
Examiner Name	Hao Fu	
Attorney Docket Number	006878.115301	

6	20010014873		2001-08-16	Henderson et al.	
7	20020143673		2002-10-03	Hitchings et al.	
8	20010042785		2001-11-22	Walker et al.	
9	20040117302		2004-06-17	Weichert et al.	
10	20030182174		2003-09-25	Mahoney et al.	

If you wish to add additional U.S. Published Application citation information please click the Add button.

FOREIGN PATENT DOCUMENTS

Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ²	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵
	1	2003098516	WO		2003-11-27	Marshall		<input type="checkbox"/>
	2	9743893	WO		1997-11-27	Schein et al.		<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
--------------------	---------	---	----------------

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10649392
Filing Date		2003-08-26
First Named Inventor	David Marshall	
Art Unit	4172	
Examiner Name	Hao Fu	
Attorney Docket Number	006878.115301	

1	Saunders Anthony, Credit Risk Measurement, May 1999, John Wiley and Sons, Inc. First Edition, pp 186-204	<input type="checkbox"/>
2	Interpretive Letter #878, Jan.2000 (Comptroller of the Currency, Administrator of National Banks)	<input type="checkbox"/>
3	Shultz, Paul T. Hall, Russel E., "New Developments in Nonqualified Deferred Compensation", Spring 1994, Employees Relations Law Journal. Vol. 19, Iss. 4, page 611	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature	/Hao Fu/	Date Considered	08/04/2008
--------------------	----------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.